

No. 223

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1980

Gary Buchanan	Director
Department of Business Regulation	
L. W. Alke	Administrator
Financial Division	
George Schlosser	Examiner
Dick Morgan	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
John Cheetham	Examiner
Bob Flitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary
Sharon Gosnell	Statistician

Aggregate Resources and Liabilities of (108) State Banks and (3) Trust Companies, December 31, 1980, Compared with Report of (106) State Banks and (3) Trust Companies, December 31, 1979

Figures In Thousands

RESOURCES	Dec. 31, 1980	Dec. 31, 1979	Decrease- Increase+
Cash and Banks	\$ 231,876	\$ 195,359	\$ 36,517+
U.S. Treas. Securities	267,989	201,154	66,835+
U.S. Agency Securities	153,204	116,610	36,594+
State and Municipal Securities	275,325	247,281	28,044+
Other Securities	6,380	6,945	565-
Funds Sold	119,752	94,012	25,740+
Loans and Discounts	1,308,186*	1,276,541*	31,645+
Lease Financing	1,763	933	770+
Premises, F & F	46,676	39,096	7,580+
Other Real Estate	3,880	2,708	1,172+
Other Assets	43,013	32,398	10,615+
	<u>\$ 2,458,044</u>	<u>\$ 2,213,097</u>	<u>\$ 244,947+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 542,528	\$ 532,930	\$ 9,598+
Time & Savings I.P.C.	1,401,353	1,190,450	210,903+
U.S. Government Deposit	4,440	6,437	1,997-
Other Pub. Deposit	198,438	207,880	9,442-
All Other Deposits	11,291	12,446	1,155-
Off. & Cert. Checks	21,760	21,233	527+
Funds Purchased	24,705	26,447	1,742-
Other Borrowed Funds	11,333	8,722	2,611+
Mortgages & Leases	3,249	1,248	2,001+
Other Liabilities	36,124	26,663	9,461+
Sub. Notes & Debentures	4,813	4,158	655+
Common Stock	65,708	61,123	4,585+
Surplus	75,474	67,039	8,435+
Undivided Profits & Cap. Res.	56,828	46,321	10,507+
	<u>\$ 2,458,044</u>	<u>\$ 2,213,097</u>	<u>\$ 244,947+</u>

*After Deduction of
Loan Loss Reserves\$ 11,738 \$ 15,245 \$ 3,507-

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1980, Compared with Reports of December 31, 1979**

Figures In Thousands

RESOURCES	Dec. 31, 1980	Dec. 31, 1979	Increase+ Decrease-
Cash and Banks	\$ 311,852	\$ 285,675	\$ 26,177+
U.S. Treas. Securities	207,002	160,646	46,356+
U.S. Agency Securities	87,250	62,053	25,197+
State and Municipal Securities	358,671	345,344	13,327+
Other Securities	33,854	11,481	22,373+
Funds Sold	183,532	124,841	58,691+
Loans and Discounts	1,562,150*	1,591,649*	29,499-
Lease Financing	8,402	6,112	2,290+
Premises, F & F	53,797	51,439	2,358+
Other Real Estate	8,300	1,641	6,659+
Other Assets	45,831	37,536	8,295+
	<u>\$ 2,860,641</u>	<u>\$ 2,678,417</u>	<u>\$ 182,224+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 567,014	\$ 611,912	\$ 44,898-
Time & Savings I.P.C.	1,613,810	1,454,338	159,472+
U.S. Government Deposit	4,259	3,590	669+
Other Pub. Deposit	171,674	209,784	38,110-
All Other Deposits	66,104	47,778	18,326+
Off. & Cert. Checks	19,757	22,388	2,631-
Funds Purchased	98,012	58,895	39,117+
Other Borrowed Funds	29,466	17,089	12,377+
Mortgages & Leases	5,018	5,039	21-
Other Liabilities	61,087	42,127	18,960+
Sub. Notes & Debentures	19,547	19,107	440+
Common Stock	70,359	67,474	2,885+
Surplus	72,705	67,923	4,782+
Undivided Profits & Cap. Res.	61,829	50,973	10,856+
	<u>\$ 2,860,641</u>	<u>\$ 2,678,417</u>	<u>\$ 182,224+</u>
*After Deduction of Loan Loss Reserves	\$ 15,519	\$ 15,245	274+
Grand Total — All Banks in Montana	<u>\$ 5,318,685</u>	<u>\$ 4,891,514</u>	<u>\$ 427,171+</u>

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1980	Dec. 31, 1979	NATIONAL BANKS	Dec. 31, 1980	Dec. 31, 1979
Loans as Percentage of Total Assets	53.44%	57.89%	Loans as Percentage of Total Assets	54.85%	59.65%
Loans as Percentage of Total Deposits	60.55%	65.30%	Loans as Percentage of Total Deposits	64.59%	68.38%
Capital and Reserve a/c's as Percentage of Total Assets	8.69%	8.52%	Capital and Reserve a/c's as Percentage of Total Assets	8.34%	8.19%
Capital and Reserve a/c's as Percentage of Total Deposits	9.84%	9.61%	Capital and Reserve a/c's as Percentage of Total Deposits	9.82%	9.39%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	22.93%	20.11%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.24%	18.99%
Time Deposits as Percentage of Total Deposits I.P.C.	72.09%	69.08%	Time Deposits as Percentage of Total Deposits I.P.C.	74.00%	70.39%
Demand Deposits as Percentage of Total Deposits I.P.C.	27.91%	30.92%	Demand Deposits as Percentage of Total Deposits I.P.C.	26.00%	29.61%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) *Pioneer Bank Rimrock Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	*First Fidelity Bank First Security Bank
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)

Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank (1) Northwestern Bank of Lewistown
Libby	**United Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
<hr/>	
(1) Members Federal Reserve Bank	
*Opened 1-4-80	
**Converted from National Bank 6-30-80	

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

350 copies of this publication were produced at a unit cost of \$35 per copy, for a total cost of \$122.95 which includes 96.95 for printing and 26.00 for distribution.